



**Office of the Attorney General  
Paul G. Summers**

**NEWS RELEASE**

FOR IMMEDIATE RELEASE

June 1, 2005

#05-11

CONTACT:

Sharon Curtis-Flair

(615) 741-5860

**Tennesseans Now Entitled to Free Credit Reports**

Consumers across the south now have the right to a free copy of their credit report under a new federal law, Tennessee Attorney General Paul G. Summers announced today.

An amendment to the Federal Fair Credit and Reporting Act requires each of the three national credit reporting agencies to provide consumers with one free copy of their credit report each year. The free credit reports will be available to all consumers nationwide in cumulative stages via a west to east nationwide roll-out which began Dec. 1, 2004. The amendment went into effect in Tennessee June 1. Under the amendment and structured roll-out, consumers have the right to order a free credit report every year from each of the three major consumer credit reporting agencies: Equifax, Experian and TransUnion. It is not necessary to order all three at the same time.

Consumers are often interested in checking their credit to verify personal information (address, social security number, telephone number, birth date) and various credit-related entries such as bankruptcies, judgments, liens and credit payment history.

“It is extremely important Tennesseans go to the correct sources to obtain a free copy of their credit reports,” Attorney General Summers cautioned. “There are a number of unscrupulous characters out there waiting to illegally obtain your personal information to steal your identity or charge you for information that is free.”

Division of consumer Affairs Director Mary Clement warns, “Consumers should be very wary of any requests for personal information through e-mails, faxes or unsolicited telemarketing calls, especially if the consumer did not initiate the contact.”

Consumers can request a free credit report by phone, mail or online. To your free credit report, you can call 1-877-322-8228. For security purposes to receive your report, you will be required to provide sensitive information such as your full name, current address or past address if you have moved in the last two years, social security number and date of birth. You may also request your report by mail by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Ga. 30348-5281. The Annual Credit Report Request Form is also available online at the Federal Trade Commission’s website:

[www.ftc.gov/bcp/online/edcams/credit/docs/fact act request form.pdf](http://www.ftc.gov/bcp/online/edcams/credit/docs/fact%20act%20request%20form.pdf).

Attorney General Summers and federal officials advises consumers to carefully review your personal information to make sure it is accurate. Also pay attention to whether there may be credit card accounts or other debts with which you are unfamiliar or where there are unpaid debts listed on your account you never opened. Consumers may also elect not to receive prescreened credit offers by calling 888-5OPTOUT or 888-567-8688.

If you do see inaccurate information on the credit report, you may dispute it with the credit reporting agency from whom you obtained your report by contacting the firm at:

Equifax - [www.equifax.com](http://www.equifax.com)

To report fraud, call: 1-800-525-6285

and write: P.O. Box 740241, Atlanta, GA 30374-0241

For information on disputing errors, you may visit:

[www.econsumer.equifax.com/consumer/sitepage.ehtml?forward=online\\_dispute](http://www.econsumer.equifax.com/consumer/sitepage.ehtml?forward=online_dispute)

Experian - [www.experian.com](http://www.experian.com)

To report fraud, call: 1-888-EXPERIAN (397-3742)

and write: P.O. Box 9532, Allen TX 75013

For information on disputing errors, you may visit:

[www.experian.com/disputes/index.html](http://www.experian.com/disputes/index.html) (online dispute form)

TransUnion - [www.transunion.com](http://www.transunion.com)

To report fraud, call: 1-800-680-7289

and write: Fraud Victim Assistance Division

P.O. Box 6790, Fullerton, CA 92834-6790

For information on disputing errors, you may visit:

[www.transunion.com/content/page.jsp?id=/personalsolutions/general/data/DisputeCreditReport.xml](http://www.transunion.com/content/page.jsp?id=/personalsolutions/general/data/DisputeCreditReport.xml)

For more information, review the FTC's summary on disputing credit errors:  
[www.ftc.gov/bcp/online/pubs/credit/crdtdis.htm](http://www.ftc.gov/bcp/online/pubs/credit/crdtdis.htm).

Consumers are cautioned against giving out personal information if solicited directly or when an individual or company promises to obtain your “free annual credit report” on your behalf, and can report these suspicious activities by filing a complaint with the following agencies:

\*Tennessee Division of Consumer Affairs, (615) 741-4737 or toll free if in TN at (800) 342-8385, [www.state.tn.us/consumer/ccp](http://www.state.tn.us/consumer/ccp).

\*Tennessee Regulatory Authority (for unsolicited faxes or calls), (615)741-2904 or toll free if in TN at (800) 342-8359, [www.tennessee.gov/tra](http://www.tennessee.gov/tra).

\*Federal Trade Commission, [www.ftc.gov](http://www.ftc.gov).